

**Information to identify the case:**

Debtor 1	Roger David Patterson	Social Security number or ITIN xxx-xx-9260
	First Name Middle Name Last Name	EIN _____
Debtor 2 (Spouse, if filing)	Tina Marie Patterson	Social Security number or ITIN xxx-xx-6575
	First Name Middle Name Last Name	EIN _____
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA		
Case number: 19-21533-GLT		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Roger David Patterson

Tina Marie Patterson

9/17/24

**By the court:** Gregory L Taddonio  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Roger David Patterson  
Tina Marie Patterson  
Debtors

Case No. 19-21533-GLT  
Chapter 13

District/off: 0315-2  
Date Rcvd: Sep 17, 2024

User: auto  
Form ID: 3180W

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Total Noticed: 76

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 19, 2024:**

Recip ID	Recipient Name and Address
db/jdb	+ Roger David Patterson, Tina Marie Patterson, 2049 Walton Road, Finleyville, PA 15332-1581
cr	+ USX Federal Credit Union, USX Federal Credit Union, 1293 Freedom Road, Cranberry TWP, PA 16066, UNITED STATES 16066-4955
15034008	+ AHN Emergency Group of Jefferson, LTD, PO Box 14099, Belfast, ME 04915-4034
15034011	+ Borough of Jefferson Hills, 925 Old Clairton Road, Clairton, PA 15025-3133
15034012	+ Cane & Weiner, PO Box 55848, Sherman Oaks, CA 91413-0848
15034014	Central Cardiovascular Association, 1350 Locust Street, Suite 100, Pittsburgh, PA 15219-4738
15034023	+ David J. Apotheker, Esquire, Apotheker & Associates, 1341 N. Delaware Avenue, Philadelphia, PA 19125-4300
15034024	Dental Works, 517 Clairton Boulevard, Pittsburgh, PA 15236-3809
15034029	Foundation Radiology Group, PO Box 14931, Pittsburgh, PA 15234-0931
15034032	Jack Mannheimer, M.D., 500 N. Lewis Run Road, Suite 129, West Mifflin, PA 15122-3058
15134060	+ Jefferson Hills Borough, % PA Municipal Service Co., 336 Delaware Ave, Oakmont, PA 15139-2138
15034035	+ Kevin G. McDonald, Esquire, KML Law Group, Mellon Independence Center-Suite 5000, 701 Market Street, Philadelphia, PA 19106-1538
15034037	+ Med Express, 695 Clairton Boulevard, Pittsburgh, PA 15236-3811
15034041	Nationwide, One National Plaza, Columbus, OH 43215
15034044	+ Pittsburgh Pulmonary and Critical Care Assoc., 1200 Brooks Lane, Suite 180, Jefferson Hills, PA 15025-3769
15034048	+ Shashi Kumar, M.D., South Hills Gastroenterology Associates, 1200 Brooks Lane, Clairton, PA 15025-3761
15034049	+ South Hills Orthopedic Surgery, 2000 Oxford Drive #211, Bethel Park, PA 15102-1898
15034050	+ South Hills Radiology, PO Box 99, Bangor, PA 18013-0099
15034053	+ The Orthopedic Group, 800 Plaza Drive, #400, Belle Vernon, PA 15012-4019
15034054	+ U.S. Bank National Association, As Trust, for NRZ Pass-Through Trust V-B, 8950 Cypress Waters Boulevard, Coppell, TX 75019-4620
15034055	+ USX Federal Credit Union, 1293 Freedom Road, PO Box 1728, Cranberry Township, PA 16066-0728

TOTAL: 21

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Sep 18 2024 03:31:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 17 2024 23:37:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Sep 18 2024 03:31:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 17 2024 23:37:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: RASEBN@raslg.com	Sep 17 2024 23:37:00	Diplomat Property Manager, LLC, RAS CRANE, LLC, 10700 ABBOTT'S BRIDGE ROAD, SUITE

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cr	EDI: JEFFERSONCAP.COM	Sep 18 2024 03:31:00	170, Duluth, GA 30097-8461
cr	+ Email/PDF: resurgentbknotifications@resurgent.com	Sep 17 2024 23:39:41	Jefferson Capital Systems, LLC, PO Box 7999, St Cloud, MN 5632-9617
cr	Email/PDF: MerrickBKNotifications@Resurgent.com	Sep 17 2024 23:39:25	LVNV Funding LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15034010	Email/Text: ebn@americollect.com	Sep 17 2024 23:38:00	Merrick Bank, c/o Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
15034009	^ MEBN	Sep 17 2024 23:33:47	Americollect, Inc., 1851 S. Alverno Road, Manitowoc, WI 54221-1566
15034016	+ Email/Text: bdssupport@creditmanagementcompany.com	Sep 17 2024 23:38:00	Allegheny Health Network, PO Box 645266, Pittsburgh, PA 15264-5250
15041479	+ EDI: COMCASTCBLCENT	Sep 18 2024 03:31:00	CMC, PO Box 16346, Pittsburgh, PA 15242-0346
15034013	+ EDI: CAPITALONE.COM	Sep 18 2024 03:31:00	COMCAST, PO BOX 1931, Burlingame, CA 94011-1931
15064498	Email/Text: BNCnotices@dcmservices.com	Sep 17 2024 23:37:00	Capital One, 4851 Cox Road, Glen Allen, VA 23060-6293
15034015	+ Email/Text: bankruptcy@clearviewfcu.org	Sep 17 2024 23:38:00	Centers for Rehab Services, PO Box 1123, Minneapolis, MN 55440-1123
15034017	^ MEBN	Sep 17 2024 23:33:44	Clearview Federal Credit Union, 8805 University Boulevard, Coraopolis, PA 15108-4212
15034018	+ EDI: COMCASTCBLCENT	Sep 18 2024 03:31:00	Collection Service Center, PO Box 560, New Kensington, PA 15068-0560
15034019	+ EDI: WFNNB.COM	Sep 18 2024 03:31:00	Comcast, PO Box 3001, Southeastern, PA 19398-3001
15034020	+ EDI: CCS.COM	Sep 18 2024 03:31:00	Comenity Capital Bank, PO Box 182120, Columbus, OH 43218-2120
15034021	+ EDI: CCUSA.COM	Sep 18 2024 03:31:00	Credit Collection Services, 725 Canton Street, Norwood, MA 02062-2679
15034022	+ Email/PDF: creditonebknotifications@resurgent.com	Sep 17 2024 23:39:38	Credit Collections, 16 Distributor Drive, Suite 1, Morgantown, WV 26501-7209
15034025	+ Email/Text: jstauffe_BK@ebay.com	Sep 17 2024 23:37:00	Credit One Bank, PO Box 98872, Las Vegas, NV 89193-8872
15034027	Email/Text: bankruptcy@firstenergycorp.com	Sep 17 2024 23:38:00	Ebay Inc., 2145 Hamilton Avenue, San Jose, CA 95125-5905
15034026	+ EDI: BLUESTEM	Sep 18 2024 03:31:00	First Energy, 75 South Main Street, Akron, OH 44308-1890
15034028	+ EDI: AMINFOFP.COM	Sep 18 2024 03:31:00	Fingerhut, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
15034030	EDI: LCIICSYSTEM	Sep 18 2024 03:31:00	First Premier Bank, 3820 North Louise Avenue, Sioux Falls, SD 57107-0145
15034031	EDI: LCIICSYSTEM	Sep 18 2024 03:31:00	I C Systems Inc., 444 Highway 96 East, Saint Paul, MN 55127-2557
15034033	EDI: JEFFERSONCAP.COM	Sep 18 2024 03:31:00	IC System, 444 East Highway 96, PO Box 64378, Saint Paul, MN 55164-0378
15059389	EDI: JEFFERSONCAP.COM	Sep 18 2024 03:31:00	Jefferson Capital Systems, 16 McLeland Road, Saint Cloud, MN 56303
15034034	EDI: CBS7AVE	Sep 18 2024 03:31:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
			K Jordan, PO Box 2809, Monroe, WI 53566-8009

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15052758	+ EDI: CBS7AVE	Sep 18 2024 03:31:00	K. Jordan, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
15038249	Email/PDF: resurgentbknotifications@resurgent.com	Sep 17 2024 23:39:50	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15044751	Email/PDF: MerrickBKNotifications@Resurgent.com	Sep 17 2024 23:39:18	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
15034040	^ MEBN	Sep 17 2024 23:33:32	MRS Associates Inc., 1930 Olney Avenue, Cherry Hill, NJ 08003-2016
15052759	+ EDI: CBS7AVE	Sep 18 2024 03:31:00	Massey's, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
15034036	+ EDI: CBS7AVE	Sep 18 2024 03:31:00	Masseys, PO Box 2822, Monroe, WI 53566-8022
15034038	+ Email/Text: bankruptcydpt@mcmcg.com	Sep 17 2024 23:38:00	Midland Funding LLC, 2365 Northside Drive, #300, San Diego, CA 92108-2710
15056746	+ Email/Text: bankruptcydpt@mcmcg.com	Sep 17 2024 23:38:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
15034039	+ EDI: CBS7AVE	Sep 18 2024 03:31:00	Montgomery Ward, 1112 7th Avenue, Monroe, WI 53566-1364
15034042	Email/Text: paula.tilley@nrsagency.com	Sep 17 2024 23:37:00	Nationwide Recovery, 545 Inman Street W, Cleveland, TN 37311
15063192	Email/Text: perituspendrick@perituservices.com	Sep 17 2024 23:37:00	Pendrick Capital Partners II, LLC, Peritus Portfolio Services II, LLC, PO BOX 141419, IRVING, TX 75014-1419
15063193	Email/Text: perituspendrick@perituservices.com	Sep 17 2024 23:37:00	Pendrick Capital Partners, LLC, Peritus Portfolio Services II, LLC, PO BOX 141419, IRVING, TX 75014-1419
15034043	Email/Text: csc.bankruptcy@amwater.com	Sep 17 2024 23:38:00	Pennsylvania America Water, PO Box 371412, Pittsburgh, PA 15250-7412
15060918	+ Email/Text: csc.bankruptcy@amwater.com	Sep 17 2024 23:38:00	Pennsylvania American Water, PO Box 578, Alton, IL 62002-0578
15075951	+ Email/Text: BKMAIL@planethomelending.com	Sep 17 2024 23:37:00	Planet Home Lending, LLC, 321 Research Pkwy #303, Meriden, CT 06450-8342
15034045	+ Email/Text: BKMAIL@planethomelending.com	Sep 17 2024 23:37:00	Planet Home Lending, LLC, 321 Research Parkway, Suite 303, Meriden, CT 06450-8342
15056879	+ EDI: JEFFERSONCAP.COM	Sep 18 2024 03:31:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
15034046	+ Email/Text: Triage_Bankruptcy_Notices@progressive.com	Sep 17 2024 23:37:00	Progressive Auto Insurance, PO Box 31260, Tampa, FL 33631-3260
15034047	+ Email/PDF: RACBANKRUPTCY@BBANDT.COM	Sep 18 2024 00:01:24	Regional Acceptance, 4770 Duke Drive, Suite 203, Mason, OH 45040-9010
15040670	Email/PDF: RACBANKRUPTCY@BBANDT.COM	Sep 18 2024 00:01:24	Regional Acceptance Corporation, PO Box 1847, Wilson, NC 27894-1847
15034051	EDI: CBS7AVE	Sep 18 2024 03:31:00	Stoneberry, PO Box 2820, Monroe, WI 53566-8020
15052757	+ EDI: CBS7AVE	Sep 18 2024 03:31:00	Stoneberry, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
15034052	+ EDI: CBS7AVE	Sep 18 2024 03:31:00	Swiss Colony, 1112 7th Avenue, Monroe, WI 53566-1364
15070679	EDI: AIS.COM	Sep 18 2024 03:31:00	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
15034056	+ EDI: VERIZONCOMB.COM		

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15034057	+ EDI: BLUESTEM	Sep 18 2024 03:31:00	Verizon, PO Box 28000, Lehigh Valley, PA 18002-8000
15065371	+ Email/Text: bankruptcy@firstenergycorp.com	Sep 18 2024 03:31:00	Webbank/Fingerhut, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
		Sep 17 2024 23:38:00	West Penn Power, 5001 NASA Blvd., Fairmont, WV 26554-8248

TOTAL: 57

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Pennsylvania Municipal Service Company
cr		Wilmington Trust, National Association, not in its
cr	*+	Planet Home Lending, LLC., 321 Research Parkway, Suite 303, Meriden, CT 06450-8342

TOTAL: 2 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 19, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 17, 2024 at the address(es) listed below:

Name	Email Address
Coleen A. Jeffrey	on behalf of Debtor Roger David Patterson langlaw.lang@gmail.com cajeffreysesquire@gmail.com
Coleen A. Jeffrey	on behalf of Joint Debtor Tina Marie Patterson langlaw.lang@gmail.com cajeffreysesquire@gmail.com
Courtney Helbling	on behalf of Creditor Pennsylvania Municipal Service Company chelbling@tuckerlaw.com
Denise Carlon	on behalf of Creditor Wilmington Trust National Association, not in its individual capacity, but solely as trustee of MFRA Trust 2014-2 dcarlon@kmllawgroup.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Richard James Tracy, III	on behalf of Creditor Wilmington Trust National Association, not in its individual capacity, but solely as trustee of MFRA Trust 2014-2 richard.tracy.iii@gmail.com
Ronda J. Winnecour	cmevf@chapter13trusteewdpa.com
Scott B. Lang	on behalf of Debtor Roger David Patterson langlaw.lang@gmail.com cajeffreysesquire@gmail.com
Scott B. Lang	

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on behalf of Joint Debtor Tina Marie Patterson langlaw.lang@gmail.com cajeffreyesquire@gmail.com

TOTAL: 9